

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Charles Baker, Sr
Grace Margaret Baker
Debtors

Case No. 13-03189-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Oct 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2018.

db/jdb +Robert Charles Baker, Sr, Grace Margaret Baker, 92 Davis Street,
Trucksville, PA 18708-1307
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
cr +Nationstar Mortgage LLC, et al., 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4334625 +Acs/acfinsvc, 501 Bleecker St, Utica, NY 13501-2401
4342269 +DALLAS AREA MUNICIPAL AUTHORITY, 101 MEMORIAL HIGHWAY, SHAVERTOWN, PA 18708-7703
4334627 Dallas Area Municipal Authority, 530 S Memorial Hwy, Shavertown, PA 18708
4334629 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
(address filed with court: First Horizon Home Loan Corporation, d/b/a MNC Mortgage,
4000 Horizon Way, Irving, TX, 75063)
4397081 +First Horizon Home Loans a division of First Tenne, c/o Nationstar Mortgage, LLC,
P.O. Box 630267, Irving, Texas 75063-0116
4334631 +KML Law Group, PC, Ste 5000 BNY Mellon Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
4334632 +Medical Data Systems I, 645 Walnut St, Gadsden, AL 35901-4173
4334634 Nationstar Mortgage Ll, Po Box 199111, Dallas, TX 75235
4334635 +Nrthestercol, 245 Main St, Dickson City, PA 18519-1641
4334636 +Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441
4999367 +U.S. Bank National Association, et al..., c/o Nationstar Mortgage LLC, PO Box 619096,
Dallas, TX 75261-9096
4999368 +U.S. Bank National Association, et al..., c/o Nationstar Mortgage LLC, PO Box 619096,
Dallas, TX 75261-9741, U.S. Bank National Association, et al...,
c/o Nationstar Mortgage LLC 75261-9096
4350550 US National Bank Assoc. Trust, c/o Xerox Education Services, LLC dba AC, P. O. Box 22724,
Long Beach, CA 90801-5724

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4339848 +EDI: ACCE.COM Oct 25 2018 22:58:00 Asset Acceptance LLC, P.O. Box 2036,
Warren MI 48090-2036
4334626 +EDI: CONVERGENT.COM Oct 25 2018 22:58:00 Convergent Outsourcing, 800 Sw 39th St,
Renton, WA 98057-4975
4334630 EDI: JEFFERSONCAP.COM Oct 25 2018 22:58:00 Jefferson Capital Syst, 16 Mclelland Rd,
Saint Cloud, MN 56303
4369882 EDI: JEFFERSONCAP.COM Oct 25 2018 22:58:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
4334633 +E-mail/Text: Bankruptcies@nragroup.com Oct 25 2018 19:02:38 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
4362683 E-mail/Text: ebn@vativrecovery.com Oct 25 2018 19:02:13 Palisades Collection, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,
PO Box 40728, Houston TX 77240-0728
4764177 EDI: RECOVERYCORP.COM Oct 25 2018 22:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4334628 ##+Equidata, 724 Thimble Shoals, Newport News, VA 23606-2574

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Jason Paul Provinzano on behalf of Debtor 2 Grace Margaret Baker MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Jason Paul Provinzano on behalf of Debtor 1 Robert Charles Baker, Sr MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Joshua I Goldman on behalf of Creditor FIRST HORIZON HOME LOANS A DIVISION OF FIRST TENNESSEE
BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC, et al. pa-bk@logs.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor FIRST HORIZON HOME LOANS A DIVISION OF FIRST TENNESSEE
BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Robert Charles Baker Sr
First Name Middle Name Last Name

Debtor 2 Grace Margaret Baker
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-03189-JJT**

Social Security number or ITIN **xxx-xx-5348**
EIN --

Social Security number or ITIN **xxx-xx-1477**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Charles Baker Sr
aka Robert Charles Baker, aka Robert C Baker

Grace Margaret Baker
aka Grace M Baker, fka Grace Margaret Thomas, fka
Grace M Thomas

By the
court:

October 25, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.